

# “Questions & Answers”

## *Questions from Bus Drivers, Attendants, and Supervisors*

**Q.** I signed up for retirement Plan A. Could I change to Plan B if I pay the additional amount needed to be in Plan B?

**A.** No. It is not possible to change plans. Plan decision is irrevocable. Prior to 1987, there was only one Plan. In September of 1987, a Special Open Season was approved by the Board of Supervisors to allow a one-time switch from Plan A to Plan B – with the employee paying the 1<sup>1</sup>/<sub>3</sub>% difference in Plans plus the calculated difference in the time between their hire date and the switch, plus interest. Many employees made the decision not to make that change.

**Q.** Sometimes bus drivers work 30 to 35 or even 40 scheduled hours during the school year. Garage trips and field trips often increase these totals. In the summer some of us work summer school runs or summer field trips or special education recreation programs. How does all this fit in to determining retirement eligibility and calculating a retirement benefit?

**A.** Your retirement benefit is calculated according to the number of hours for which you make contributions into the retirement system. Overtime is not compensable as part of your retirement benefit. Any hours worked up to 40 in a week have retirement earning deducted and therefore count towards your ultimate benefit with regards to hours worked. Regardless of the category above, once you hit 40 hours in a week, you will not pay dollars into the retirement system on earnings over that 40 hours. Thus, any of those hours over the 40 per week do not count as service when your ultimate benefit is calculated. Please contact your payroll clerk for additional information:

### **A-Gi**

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### **Gj-Ok**

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**Q.** When do we become eligible for regular retirement? If we delay retirement and keep working, will our benefit become higher? If so, how much would it increase for every additional school year worked? If at the time of your eligibility to retire you decide to keep on working, will your retirement benefit increase? What constitutes one year of service?

**A.** You are eligible to retire when you turn age 65 with at least 5 years of FCERS contributable service OR when you meet the “Rule of 80”. Once you are age 50 and your age and service total 80, you have reached retirement eligibility.

**Definitions: Eligibility Service** – School employees receive one year of eligibility service for each full school year (Sept – June) that is worked. No extra credit is granted for summer school employment.

**Benefit Service** – the time used to determine the amount of benefits received – generally based on 40 hours per week, 12 months per year

**Q.** How is our final compensation from retirement figured out and can we find out how much we may be getting?

**A.** Your benefit is based on the number of hours worked in the course of a year. If you work 2080 hours in one year, that will be one year of benefit service. If you work 1,560 hours in a year, that will count as .75 of one year and so forth. Yes, you can calculate your own approximate benefit by determining how many retirement eligible hours you have worked in your career. That benefit service, multiplied by your average final compensation (AFC), multiplied by either 1.8% or 2% (depending on your Plan – A or B).

**Definition:** AFC (Average Final Compensation) – AFC is the average of your highest 36 consecutive months of employment (78 consecutive pay periods for those paid bi-weekly) – AFC does not include overtime pay

**Q.** A new retirement handbook came out in July 2004. What are the substantive changes, if any, in the Employees' Retirement System?

**A.** The examples in the Retirement handbook have been updated with higher dollar amounts; the Social Security Breakpoint numbers are updated by Social Security, effective July 1 every year, so that table has been updated to reflect those changes; and the Board of Trustees information has been updated. There were no plan changes to adjust for since the 2001 version. We do, however, like all employees to have current Handbooks in their possession. Handbooks are distributed to all employees in each system when Handbooks are updated, approximately every 2-3 years. This handbook can be acquired from the Retirement Agency by calling 703-279-8200 or by visiting our internet site and downloading the current pdf file – <http://www.fairfaxcounty.gov/retbrd/emphandbook.pdf>. There will be an updated version of the handbook (July 2007) available in mid-2007.

**Q.** We understand that retirees may continue to receive health coverage. Does this apply to all retirees regardless of number of years of service? Is it the same coverage that employees have available? How much more will the retiree have to pay for health coverage?

**A.** Yes, currently. At this time, if you have health insurance coverage at the time you retire, you are eligible to continue this coverage through the Schools system. Please keep abreast of any changes through your Human Resources, Benefits department because the rules, carriers, premiums and subsidy amounts can change yearly with Open Enrollment. The current subsidy amount is based on years of service with the County. The more years of service a member has, the higher the subsidy.

**Q.** If a retired driver comes back to drive as a substitute driver, would there be a limit in hours worked?

**A.** You may not come back to employment with the Schools for at least one year after termination. After one year, you may not come back to a contracted position without suspending your retirement benefit. Beyond these guidelines, please contact Employment Services at 571-423-3000.

*This "Q&A" was prepared by the Fairfax County Retirement Administration Agency  
for members of the Bus Drivers and Attendants Advisory Council*  
Please visit the Retirement Agency website at <http://www.fairfaxcounty.gov/retbrd/osindex.htm>